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selecting information from a database comprising information about a plurality of clients;
using decision information to automatically select from the database variable information,
the variable information comprising other than [a] client identification, automatically inserting the
variable information into the client communication, and combining the client communication with
the host vehicle into a single communication.

65 40. A method for automatically preparing a plurality of client communications pertaining
to a financial or insurance product for a corresponding and respective plurality of clients, wherein
the client communications are for combined use with a corresponding and respective plurality of host
vehicles, the method comprising:

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selecting information from a database comprising information about a plurality of clients;
using for each client decision information to automatically select from the database variable
information, the variable information for each of the plurality of clients comprising other than a
client identification, [and] automatically inserting the variable information into each of the client
communications; and
combining each client communication with its respective host vehicle.

76 52. A method for automatically preparing a client communication pertaining to a financial
product for a client, wherein the client communication is for combined use with a corresponding host
vehicle, the method comprising:

providing a format for the client communication wherein the communication format includes
a variable portion;

inputting into a computer-accessible storage medium variable information about a plurality of clients other than [a] client identification;

inputting into the storage medium decision information;

using the decision information to select a subset of the variable information for inclusion in a variable portion of the client communication corresponding to the variable portion of the client communication format, and combining the client communication with the host vehicle.

18-55. A method of automatically preparing a plurality of client communications pertaining to a financial product for a corresponding and respective plurality of clients, wherein each of the client communications is for combined use with a corresponding and respective host vehicle, the method comprising:

providing a format for the client communications wherein the communication format includes a variable portion;

inputting into a computer-accessible storage medium variable information about a plurality of clients other than a client identification;

inputting into the storage medium decision information; and

using the decision information to select a subset of the variable information for each of the clients for inclusion in a variable portion of the client communication for that client, the variable portion of the client communications corresponding to the variable portion of the client communication format, and combining the client communication with the host vehicle.